

D. L. EVANS BANCORP

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 2242523	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$891	\$940	5.5%		
Loans	\$641	\$576	-10.2%		
Construction & development	\$73	\$43	-41.1%		
Closed-end 1-4 family residential	\$48	\$47	-2.4%		
Home equity	\$37	\$36	-0.7%		
Credit card	\$4	\$4	2.4%		
Other consumer	\$13	\$11	-17.4%		
Commercial & Industrial	\$69	\$61	-11.9%		
Commercial real estate	\$204	\$186	-8.8%		
Unused commitments	\$124	\$113	-8.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$83	\$151	82.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$57	\$74	30.4%		
Cash & balances due	\$62	\$86	39.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$32	\$36	13.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$33	\$39	18.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$807	\$859	6.5%		
Deposits	\$727	\$762	4.8%		
Total other borrowings	\$75	\$92	22.6%		
FHLB advances	\$16	\$16	0.0%		
Equity					
Equity capital at quarter end	\$84	\$80	-3.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$19	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	8.4%	--		
Tier 1 risk based capital ratio	12.5%	13.2%	--		
Total risk based capital ratio	13.7%	14.4%	--		
Return on equity ¹	-13.8%	1.9%	--		
Return on assets ¹	-1.4%	0.2%	--		
Net interest margin ¹	4.0%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	43.9%	84.6%	--		
Loss provision to net charge-offs (qtr)	90.8%	146.8%	--		
Net charge-offs to average loans and leases ¹	5.3%	1.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	18.7%	12.0%	9.1%	1.3%	--
Closed-end 1-4 family residential	2.1%	3.0%	0.6%	0.3%	--
Home equity	0.0%	0.4%	0.1%	1.2%	--
Credit card	0.4%	0.1%	1.0%	1.5%	--
Other consumer	0.1%	0.2%	0.2%	0.2%	--
Commercial & Industrial	2.6%	1.7%	0.7%	0.2%	--
Commercial real estate	1.7%	2.1%	0.2%	0.5%	--
Total loans	3.7%	2.9%	1.3%	0.4%	--